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APPLICATION NO. .	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/518,948	03/06/2000	Fred Slavin	P/2167-141	8859

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EXAMINER

KARMIS, STEFANOS

ART UNIT PAPER NUMBER

3624

DATE MAILED: 05/19/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/518,948

Applicant(s)

SLAVIN ET AL.

Examiner

Stefano Karmis

Art Unit

3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 17 February 2004.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-90 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-90 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

DETAILED ACTION

1. The communication is in response to Applicant's response filed on 17 February 2004.

Status of Claims

2. Claims 1-90 have been left as originally filed. Therefore claims 1-90 are under prosecution in this application.

Summary of this Office Action

3. Applicant's response filed on 17 February 2004 has been fully considered and discussed in the next section below, is not deemed to be persuasive. Claims 1-90 stand rejected as stated in the previous office action, paper number 6, and Applicant's request for allowance is respectfully denied at this time.

Response to Arguments

4. Regarding independent claim 1, Applicant contests that Kitchen, U.S. Patent 6,289,322 fails to teach certain limitations, specifically failing to teach, "receiving one or more orders from at least one buyer, each of the orders corresponding to at least one seller subsidiary." The Examiner respectfully disagrees as Kitchen teaches this limitation with buyers who have

Art Unit: 3624

purchased or ordered goods from biller stations such as merchant, utility companies, etc. (column 6, lines 4-11).

Furthermore, Applicant contests that the prior art fails to teach, “allocating the payment to a corresponding at least one seller subsidiary for which the payment has been made.” Kitchen teaches that the payor allocates payment to at least one seller subsidiary by pressing a pay indicator button associated with that particular seller and thus funds are then allocated to the seller (column 13, line 63 thru column 14, line 15). Similarly in the specification of the instant Application, payment is initiated by a pay button, which automatically causes the buyer’s bank to remit payment to the seller’s service provider based on received buyer instructions (page 33, lines 21-29). Therefore Kitchen teaches the specific payment technique as described in the instant application.

5. Regarding independent claim 25, Applicant contests that Kitchen, U.S. Patent 6,289,322 fails to teach certain limitations, specifically failing to teach, “receiving one or more orders from at least one buyer, each of the orders corresponding to at least one seller subsidiary.” The Examiner respectfully disagrees as Kitchen teaches this limitation with buyers who have purchased or ordered goods from biller stations such as merchant, utility companies, etc. (column 6, lines 4-11). Continuing Applicant contests that the Kitchen fails to teach comparing orders against a criteria and book approved orders. Kitchen teaches that a payor must request available billing related information associated with an order. Responsive to this request, the processor evaluates criteria for response and submits the desired bill information to the payor. All the

Art Unit: 3624

information from the request is stored in the memory of the system (column 7, lines 66 thru column 8, line 37).

Furthermore, Applicant contests that the prior art fails to teach “a funds distribution system, the funds distribution system facilitating the distribution of the authorized payment received from the buying organization.” Kitchen teaches a fund distribution system where at a payor allocates funds to at least one seller subsidiary by pressing a pay indicator button associated with that particular seller and thus funds are allocated to the seller (column 13, line 63 thru column 14, line 15).

6. Regarding independent claim 48, Applicant contests that Kitchen, U.S. Patent 6,289,322 fails to teach certain limitations, specifically failing to teach, “receiving one or more orders from at least one buyer, each of the orders corresponding to at least one seller subsidiary.” The Examiner respectfully disagrees as Kitchen teaches this limitation with buyers who have purchased or ordered goods from biller stations such as merchant, utility companies, etc. (column 6, lines 4-11). Continuing Applicant contests that the Kitchen fails to teach comparing orders against a criteria and book approved orders. Kitchen teaches that a payor must request available billing related information associated with an order. Responsive to this request, the processor evaluates criteria for response and submits the desired bill information to the payor. All the information from the request is stored in the memory of the system (column 7, lines 66 thru column 8, line 37).

Art Unit: 3624

Furthermore, Applicant contests that the prior art fails to teach “a funds distribution system, the funds distribution system facilitating the distribution of the authorized payment received from the buying organization.” Kitchen teaches a fund distribution system where at a payor allocates funds to at least one seller subsidiary by pressing a pay indicator button associated with that particular seller and thus funds are allocated to the seller (column 13, line 63 thru column 14, line 15).

7. Regarding independent claim 65, Applicant contests that Kitchen, U.S. Patent 6,289,322 fails to teach certain limitations, specifically failing to teach, “a method for allocating funds received from a buying organization.” Kitchen teaches that the payor allocates payment to at least one seller subsidiary by pressing a pay indicator button associated with that particular seller and thus funds are then allocated to the seller (column 13, line 63 thru column 14, line 15).

Further, Applicant contests that Kitchen fails to teach, “disaggregating the received funds to associate portions of the received funds with one or more selling sub-entities. The buyer as taught by Kitchen, delivers funds to one or more seller subsidiaries. By paying one seller in full, the buyer in the system is disaggregating funds to portions for one or more selling sub-entities (column 13, line 63 thru column 14, line 15).

8. Regarding independent claim 67, Applicant contests that Kitchen, U.S. Patent 6,289,322 fails to teach certain limitations, specifically failing to teach, “receiving one or more orders from at least one buyer, each of the orders corresponding to at least one seller subsidiary.” The

Art Unit: 3624

Examiner respectfully disagrees as Kitchen teaches this limitation with buyers who have purchased or ordered goods from biller stations such as merchant, utility companies, etc. (column 6, lines 4-11).

Conclusion

9. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

a) Guzelsu, US Patent 6,381,587 Apr. 30, 2002. Method and system for standardizing and reconciling invoices from vendors.

10. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event,

Art Unit: 3624

however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

11. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Stefano Karmis whose telephone number is (703) 305-8130. The examiner can normally be reached on M-F: 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (703) 308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Respectfully Submitted
Stefano Karmis
May 11, 2004



HANI M. KAZIMI
PRIMARY EXAMINER